

Information to identify the case:			
Debtor 1	Robert J. Rich		
	First Name	Middle Name	Last Name
Debtor 2	Debra A. Rich		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10904-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. Rich

Debra A. Rich

11/24/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J. Rich
Debra A. Rich
Debtor(s)

Case No. 17-10904-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy

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Date Rcvd: Nov 24, 2020

Form ID: 3180W

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Robert J. Rich, Debra A. Rich, 15999 SE 89th Terrace, Summerfield, fl 34491-5634
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14683570	+ Aes/citizens Natl Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683573	+ Aes/national City Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683575	+ Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
14757450	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14683595	+ Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
14683599	+ Edmanage, Po Box 91388, Raleigh, NC 27675-1388
14698334	+ Fay Heaney, 152 Plesant Valley Drive, Daytona Beach, FL 32114-1191
14698335	+ Harborview Owners Associattion, PO Box 102, Conneaut, OH 44030-0102
14683601	+ Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14683703	+ Slc Conduit I Llc, 701 E 60th St N, Sioux Falls, SD 57104-0432
14716033	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14685024	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
14683718	+ United Auto Credit Co, 1071 Camelback St Ste 10, Newport Beach, CA 92660-3046
14683719	+ Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14698345	+ Villas At Spanish Oaks, 3150 NE 36th Avenue, #331, Ocala, FL 34479-3178
14683724	#+ Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
14683726	Volvocartrl, Volvo Car Financial Services, Mobile, AL 36691

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 25 2020 03:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 25 2020 03:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14683577	+ EDI: GMACFS.COM	Nov 25 2020 05:38:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14683578	+ EDI: AMEREXPR.COM	Nov 25 2020 05:38:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14683581	EDI: BANKAMER.COM	Nov 25 2020 05:38:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
14683580	+ EDI: TSYS2.COM	Nov 25 2020 05:38:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14683583	EDI: CAPITALONE.COM		

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		Nov 25 2020 05:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14700644	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 25 2020 03:11:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14683584	+ EDI: CAPITALONE.COM		
		Nov 25 2020 05:38:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14683586	+ EDI: CAPONEAUTO.COM		
		Nov 25 2020 05:38:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
14683590	+ Email/Text: bankruptcycollections@citadelbanking.com		
		Nov 25 2020 03:12:00	Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147
14683592	+ EDI: CITICORP.COM		
		Nov 25 2020 05:38:00	Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
14683593	+ Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 25 2020 03:11:00	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14683596	+ Email/Text: ebnnotifications@creditacceptance.com		
		Nov 25 2020 03:11:00	Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
14683597	+ Email/PDF: creditonebknotifications@resurgent.com		
		Nov 25 2020 02:11:27	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14689259	EDI: DISCOVER.COM		
		Nov 25 2020 05:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14683598	+ EDI: DISCOVER.COM		
		Nov 25 2020 05:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14683589	EDI: JPMORGANCHASE		
		Nov 25 2020 05:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14683602	+ Email/Text: bankruptcynotices@psecu.com		
		Nov 25 2020 03:12:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14729390	EDI: PRA.COM		
		Nov 25 2020 05:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14684466	+ EDI: PRA.COM		
		Nov 25 2020 05:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14754187	+ Email/Text: bankruptcynotices@psecu.com		
		Nov 25 2020 03:12:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14683645	+ Email/Text: bankruptcynotices@psecu.com		
		Nov 25 2020 03:12:00	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14765319	EDI: Q3G.COM		
		Nov 25 2020 05:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14683699	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 25 2020 03:12:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14767690	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 25 2020 03:12:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14683702	+ EDI: DRIV.COM		
		Nov 25 2020 05:38:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14683706	+ EDI: RMSC.COM		
		Nov 25 2020 05:38:00	Syncb/dks, P.o. Box 965005, Orlando, FL 32896-5005
14683707	+ EDI: RMSC.COM		
		Nov 25 2020 05:38:00	Syncb/home Shopping, Po Box 965005, Orlando, FL 32896-5005
14683708	+ EDI: RMSC.COM		
		Nov 25 2020 05:38:00	Syncb/jewelry Accents, C/o Po Box 965036, Orlando, FL 32896-0001
14683709	+ EDI: RMSC.COM		
		Nov 25 2020 05:38:00	Syncb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015

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14683710	+ EDI: RMSC.COM	Nov 25 2020 05:38:00	Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
14683712	+ EDI: RMSC.COM	Nov 25 2020 05:38:00	Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
14683713	+ EDI: CITICORP.COM	Nov 25 2020 05:38:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14683714	+ EDI: TFSR.COM	Nov 25 2020 05:38:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14921473	EDI: BL-TOYOTA.COM	Nov 25 2020 05:38:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14770056	+ Email/Text: bncmail@w-legal.com	Nov 25 2020 03:12:00	USAA SAVINGS BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14683723	EDI: USAA.COM	Nov 25 2020 05:38:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14683728	+ Email/Text: vci.bkcy@vwcredit.com	Nov 25 2020 03:12:00	Vw Credit Inc, 2333 Waukegan Rd, Deerfield, IL 60015-5508
14683729	+ Email/PDF: DellBKNotifications@resurgent.com	Nov 25 2020 02:12:55	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
14683731	EDI: WFFC.COM	Nov 25 2020 05:38:00	Wffnb Retail, CscI Dispute Team, Des Moines, IA 50306
14683732	+ EDI: CAPITALONE.COM	Nov 25 2020 05:38:00	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Toyota Motor Credit Corporation
14683569		Abn Amro Mortgage Grou
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14683571	*+	Aes/citizens Natl Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683572	*+	Aes/citizens Natl Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683574	*+	Aes/national City Bank, Po Box 61047, Harrisburg, PA 17106-1047
14683576	*+	Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
14683579	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14698327	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14683582	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14698329	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14698328	*+	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14683585	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14698330	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14683587	*+	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
14683588	*+	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
14683591	*+	Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147
14683594	*+	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14698332	*+	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14698333	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14683600	*+	Edmanage, Po Box 91388, Raleigh, NC 27675-1388
14698331	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

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14698336	*+	Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
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14698338	*+	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14683700	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14683701	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14698339	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14683704	*+	Slc Conduit I Llc, 701 E 60th St N, Sioux Falls, SD 57104-0432
14683705	*+	Slc Conduit I Llc, 701 E 60th St N, Sioux Falls, SD 57104-0432
14683711	*+	Synco/lowes, Po Box 965005, Orlando, FL 32896-5005
14698340	*+	Synco/lowes, Po Box 965005, Orlando, FL 32896-5005
14698341	*+	Synco/sams Club, Po Box 965005, Orlando, FL 32896-5005
14683715	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14683716	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14683717	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14698342	*+	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14683720	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14683721	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14683722	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14698343	*+	Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
14698344	*	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14683725	*+	Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
14698346	*+	Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
14683727	*	Volvocarrtl, Volvo Car Financial Services, Mobile, AL 36691
14698347	*+	Vw Credit Inc, 2333 Waukegan Rd, Deerfield, IL 60015-5508
14683730	*+	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
14698348	*+	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
14698349	*	Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306
14683733	*+	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
14683734	*+	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
14698350	*+	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

District/off: 0315-1

User: culy

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Date Rcvd: Nov 24, 2020

Form ID: 3180W

Total Noticed: 61

TOTAL: 3 Undeliverable, 145 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor Quicken Loans Inc. cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
James P. Valecko	on behalf of Creditor Citizens Bank N.A. jvalecko@weltman.com, PitEcf@weltman.com
Lawrence W. Willis	on behalf of Joint Debtor Debra A. Rich ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Robert J. Rich ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7